

STATEMENT AS OF 03-31-2004 OF 933-0318 ACCESS DENTAL PLAN

REPORT #1 ---- PART A: ASSETS				
1	2	3	4	5
	Access Dental	Premier Access	Eliminations	Consolidated
CURRENT ASSETS:	Current Period	Current Period	Current Period	Current Period
1. Cash and Cash Equivalents	4,668,564	2,290,105		6,958,669
2. Short-Term Investments	585,969	203,075		789,044
3. Premiums Receivable - Net	1,707,406	733,043		2,440,449
4. Interest Receivable	0	141,574		141,574
5. Shared Risk Receivables - Net				0
6. Other Health Care Receivables - Net	1,748,938		-120,000	1,628,938
7. Prepaid Expenses	677,558	54,930		732,488
8. Secured Affiliate Receivables - Current	1,121,710	312,208		1,433,918
9. Unsecured Affiliate Receivables - Current	95,010		-82,093	12,917
10. Aggregate Write-Ins for Current Assets	83,893	9,795	0	93,688
11. TOTAL CURRENT ASSETS (Items 1 to 10)	10,689,048	3,744,730	-202,093	14,231,685
OTHER ASSETS:				
12. Restricted Assets	50,000	1,524,826		1,574,826
13. Long-Term Investments		10,911,789		10,911,789
14. Intangible Assets and Goodwill - Net				0
15. Secured Affiliate Receivables - Long-Term		2,251,239		2,251,239
16. Unsecured Affiliate Receivables - Past Due				0
17. Aggregate Write-Ins for Other Assets	8,652,443	1,300	-8,566,916	86,827
18. TOTAL OTHER ASSETS (Items 12 to 17)	8,702,443	14,689,154	-8,566,916	14,824,681
PROPERTY AND EQUIPMENT				
19. Land, Building and Improvements				0
20. Furniture and Equipment - Net	698,880			698,880
21. Computer Equipment - Net	349,613	3,928		353,541
22. Leasehold Improvements -Net	208,468			208,468
23. Construction in Progress	247,578	0		247,578
24. Software Development Costs		777,190		777,190
25. Aggregate Write-Ins for Other Equipment	63,696	250,817	0	314,513
26. TOTAL PROPERTY AND EQUIPMENT (Items	1,568,235	1,031,935	0	2,600,170
27. TOTAL ASSETS	20,959,726	19,465,819	-8,769,009	31,656,536
DETAILS OF WRITE-INS AGGREGATED AT ITEM 10 FOR CURRENT ASSETS				
1001. Inventory	82,393			82,393
1002. Administrative Fee Receivable	1,500	9,795		11,295
1003.				0
1004.				0
1098.				0
1099. TOTALS (Items 1001 thru 1004 plus 1098)	83,893	9,795	0	93,688
DETAILS OF WRITE-INS AGGREGATED AT ITEM 17 FOR OTHER ASSETS				
1701. Security Deposits	85,527	1,300		86,827
1702. Investment in Subsidiary	8,566,916		-8,566,916	0
1703.				0
1704.				0
1798. Summary of remaining write-ins for Item 17 from overflow page				
1799. TOTALS (Items 1701 thru 1704 plus 1798)	8,652,443	1,300	-8,566,916	86,827
DETAILS OF WRITE-INS AGGREGATED AT ITEM 25 FOR OTHER EQUIPMENT				
2501. Vehicles - Net	63,696	250,817		314,513
2502.				0
2503.				0
2504.				0
2598. Summary of remaining write-ins for Item 25 from overflow page				
2599. TOTALS (Items 2501 thru 2504 plus 2598)	63,696	250,817	0	314,513

STATEMENT AS OF 03-31-2004 OF 933-0318 ACCESS DENTAL PLAN

REPORT #1 ---- PART B: LIABILITIES AND NET WORTH

1	2		3	4	5
	Current Period				
	Access Dental	Premier Access	Intercompany Elimination	Consolidated	Total
CURRENT LIABILITIES:					
1. Trade Accounts Payable	239,745	42,976			282,721
2. Capitation Payable	9,372				9,372
3. Claims Payable (Reported)	267,101	2,174,593	-120,000		2,321,694
4. Incurred But Not Reported Claims	317,899	2,227,407			2,545,306
5. POS Claims Payable (Reported)					0
6. POS Incurred But Not Reported Claims					0
7. Other Medical Liability					0
8. Unearned Premiums		1,586,895			1,586,895
9. Loans and Notes Payable					0
10. Amounts Due To Affiliates - Current		82,093	-82,093		0
11. Aggregate Write-Ins for Current Liabilities	1,857,416	1,541,667	0		3,399,083
12. TOTAL CURRENT LIABILITIES (Items 1 to 11)	2,691,533	7,655,631	-202,093		10,145,071
OTHER LIABILITIES:					
13. Loans and Notes Payable (Not Subordinated)					0
14. Loans and Notes Payable (Subordinated)					0
15. Accrued Subordinated Interest Payable					0
16. Amounts Due To Affiliates - Long Term					0
17. Aggregate Write-Ins for Other Liabilities	0	0	3,243,272		3,243,272
18. TOTAL OTHER LIABILITIES (Items 13 to 17)	0	0	3,243,272		3,243,272
19. TOTAL LIABILITIES	2,691,533	7,655,631	3,041,179		13,388,343
NET WORTH					
20. Common Stock	300,000	1,725,000	-1,725,000		300,000
21. Preferred Stock					0
22. Paid In Surplus	344,757	2,600,731	-2,600,731		344,757
23. Contributed Capital					0
24. Retained Earnings (Deficit)/Fund Balance	17,523,936	7,347,148	-7,347,148		17,523,936
25. Aggregate Write-Ins for Other Net Worth Items	99,500	137,309	-137,309		99,500
26. TOTAL NET WORTH (Items 20 to 25)	18,268,193	11,810,188	-11,810,188		18,268,193
27. TOTAL LIABILITIES AND NET WORTH	20,959,726	19,465,819	-8,769,009		31,656,536
DETAILS OF WRITE-INS AGGREGATED AT ITEM 11 FOR CURRENT LIABILITIES					
1101. Accrued Compensation	1,028,416	257,882			1,286,298
1102. Miscellaneous Accrued Liabilities	376,420	556,794			933,214
1103. Accrued Broker Commission Liability		365,965			365,965
1104. Accrued Premium Tax Liability		3,672			3,672
1105. Patient Account Credits	385,680				385,680
1106. Income Tax Liability	66,900	357,354			424,254
1198. Summary of remaining write-ins for Item 11 from overflow page					
1199. TOTALS (Items 1101 thru 1104 plus 1198)	1,857,416	1,541,667	0		3,399,083
DETAILS OF WRITE-INS AGGREGATED AT ITEM 17 FOR OTHER LIABILITIES					
1701. Minority Interest			3,243,272		3,243,272
1702.					0
1703.					0
1704.					0
1798. Summary of remaining write-ins for Item 17 from overflow page					
1799. TOTALS (Items 1701 thru 1704 plus 1798)	0	0	3,243,272		3,243,272
DETAILS OF WRITE-INS AGGREGATED AT ITEM 25 FOR OTHER NET WORTH ITEMS					
2501. Unrealized Gain on Available for Sale Securities	99,500	137,309	-137,309		99,500
2502.					0
2503.					0
2504.					0
2598. Summary of remaining write-ins for Item 25 from overflow page					
2599. TOTALS (Items 2501 thru 2504 plus 2598)	99,500	137,309	-137,309		99,500

STATEMENT AS OF 03-31-2004 OF 933-0318 ACCESS DENTAL PLAN

REPORT #2: REVENUE, EXPENSES AND NET WORTH

	1	2	3	4
	Current Period			
	Access Dental	Premier Access	Intercompany Elimination	Consolidated
	Current Period	Current Period	Current Period	Current Period
REVENUES:				
1. Premiums (Commercial)		10,637,463		10,637,463
2. Capitation	327,256			327,256
3. Co-payments, COB, Subrogation	721,115			721,115
4. Title XVIII - Medicare				0
5. Title XIX - Medicaid	7,899,509	1,552,881		9,452,390
6. Fee-For-Service	4,354,419		-454,687	3,899,732
7. Point-Of-Service (POS)				0
8. Interest	40,366	154,929		195,295
9. Risk Pool Revenue				0
10. Aggregate Write-Ins for Other Revenues	616,348	128,177	-833,494	-88,969
11. TOTAL REVENUE (Items 1 to 10)	13,959,013	12,473,450	-1,288,181	25,144,282
EXPENSES:				
Medical and Hospital				
12. Inpatient Services - Capitated				0
13. Inpatient Services - Per Diem				0
14. Inpatient Services - Fee-For-Service/Case Rate				0
15. Primary Professional Services - Capitated	4,840,607			4,840,607
16. Primary Professional Services - Non-Capitated	810,500	8,450,760	-454,687	8,806,573
17. Other Medical Professional Services - Capitated				0
18. Other Medical Professional Services - Non-Capitated	1,971,638			1,971,638
19. Non-Contracted Emergency Room and Out-of-Area Expense, not including POS				0
20. POS Out-Of-Network Expense				0
21. Pharmacy Expense - Capitated				0
22. Pharmacy Expense - Fee-for-Service				0
23. Aggregate Write-Ins for Other Medical and Hospital Expenses	904,486	0	0	904,486
24. TOTAL MEDICAL AND HOSPITAL (Items 12 to 23)	8,527,231	8,450,760	-454,687	16,523,304
Administration				
25. Compensation	769,152	666,925		1,436,077
26. Interest Expense	496	9		505
27. Occupancy, Depreciation and Amortization	127,836	82,681		210,517
28. Management Fees				0
29. Marketing	414,985	1,426,381		1,841,366
30. Affiliate Administration Services				0
31. Aggregate Write-Ins for Other Administration	740,990	623,596	-26,250	1,338,336
32. TOTAL ADMINISTRATION (Items 25 to 31)	2,053,459	2,799,592	-26,250	4,826,801
33. TOTAL EXPENSES	10,580,690	11,250,352	-480,937	21,350,105
34. INCOME (LOSS)	3,378,323	1,223,098	-807,244	3,794,177
35. Extraordinary Item				0
36. Provision for Taxes	41,900	415,854		457,754
37. NET INCOME (LOSS)	3,336,423	807,244	-807,244	3,336,423
NET WORTH:				
38. Net Worth Beginning of Period	17,679,631	10,922,871	-10,922,871	17,679,631
39. Audit Adjustments				0
40. Increase (Decrease) in Common Stock				0
41. Increase (Decrease) in Preferred Stock				0
42. Increase (Decrease) in Paid in Surplus				0
43. Increase (Decrease) in Contributed Capital				0
44. Increase (Decrease) in Retained Earnings:				0
45. Net Income (Loss)	3,336,423	807,244	-807,244	3,336,423
46. Dividends to Stockholders	-2,805,886			-2,805,886
47. Aggregate Write-Ins for Changes in Retained Earnings	58,025	80,073	-80,073	58,025
48. Aggregate Write-Ins for Changes in Other Net Worth Items	0	0	0	0
49. NET WORTH END OF PERIOD (Items 38 to 48)	18,268,193	11,810,188	-11,810,188	18,268,193

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STATEMENT AS OF 03-31-2004 OF 933-0318 ACCESS DENTAL PLAN

REPORT #2: REVENUE, EXPENSES AND NET WORTH

1	2	3	4	5
	Current Period			
	Access Dental	Premier Access	Intercompany Elimination	Consolidated
DETAILS OF WRITE-INS AGGREGATED AT ITEM 10 FOR OTHER REVENUES				
1001. Miscellaneous Income	31,388	128,177	-26,250	133,315
1002. Equity in Undistributed Income of Subsidiary	584,960		-584,960	0
1003. Minority Interest in Income of Subsidiary			-222,284	-222,284
1004.				0
1005.				0
1006.				0
1098. Summary of remaining write-ins for Item 10 from overflow page				
1099. TOTALS (Items 1001 thru 1006 plus 1098)	616,348	128,177	-833,494	-88,969
DETAILS OF WRITE-INS AGGREGATED AT ITEM 23 FOR OTHER MEDICAL AND HOSPITAL EXPENSES				
2301. Occupancy, Depreciation and Amortization	457,234			457,234
2302. Supplies	347,748			347,748
2303. Other Medical Miscellaneous Expenses	99,504			99,504
2304.				0
2305.				0
2306.				0
2398. Summary of remaining write-ins for Item 23 from overflow page				
2399. TOTALS (Items 2301 thru 2306 plus 2398)	904,486	0	0	904,486
DETAILS OF WRITE-INS AGGREGATED AT ITEM 31 FOR OTHER ADMINISTRATIVE EXPENSES				
3101. Office Expense	305,161	94,139		399,300
3102. Professional Fees	195,809	45,085		240,894
3103. Taxes, Licenses and Fees (Excluding Income and Payroll Taxes)	73,216	302,459		375,675
3104. Bad Debts	54,063			54,063
3105. Other General and Administrative Expenses	112,741	181,913	-26,250	268,404
3106.				
3198. Summary of remaining write-ins for Item 31 from overflow page				
3199. TOTALS (Items 3101 thru 3106 plus 3198)	740,990	623,596	-26,250	1,338,336
DETAILS OF WRITE-INS AGGREGATED AT ITEM 47 FOR CHANGES IN RETAINED EARNINGS				
4701. Unrealized Gain on Available for Sale Securities	58,025	80,073	-80,073	58,025
4702.				0
4703.				0
4704.				0
4705.				0
4706.				0
4798. Summary of remaining write-ins for Item 47 from overflow page				
4799. TOTALS (Items 4701 thru 4706 plus 4798)	58,025	80,073	-80,073	58,025
DETAILS OF WRITE-INS AGGREGATED AT ITEM 48 FOR CHANGES OF OTHER NET WORTH ITEMS				
4801.				0
4802.				0
4803.				0
4804.				0
4805.				0
4806.				0
4898. Summary of remaining write-ins for Item 48 from overflow page				
4899. TOTALS (Items 4801 thru 4806 plus 4898)	0	0	0	0

STATEMENT AS OF 03-31-2004 OF 933-0318 ACCESS DENTAL PLAN

REPORT #3: STATEMENT OF CASH FLOWS (Direct Method)

1	2	3	4	5
	Current Period			
	Access Dental	Premier Access	Intercompany Elimination	Consolidated
CASH FLOW PROVIDED BY OPERATING ACTIVITIES				
1. Group/Individual Premiums/Capitation	0	10,927,849		10,927,849
2. Fee-For-Service	4,168,629	0	-454,687	3,713,942
3. Title XVIII - Medicare Premiums	0	0		0
4. Title XIX - Medicaid Premiums	8,196,780	1,553,185		9,749,965
5. Investment and Other Revenues	47,486	287,886	-26,250	309,122
6. Co-Payments, COB and Subrogation	721,115	0		721,115
7. Medical and Hospital Expenses	-8,600,904	-8,734,760	454,687	-16,880,977
8. Administration Expenses	-1,949,070	-3,017,410	26,250	-4,940,230
9. Federal Income Taxes Paid	0	-58,500		-58,500
10. Interest Paid	0	-9		-9
11. NET CASH PROVIDED BY OPERATING ACTIVITIES	2,584,036	958,241	0	3,542,277
CASH FLOW PROVIDED BY INVESTING ACTIVITIES				
12. Proceeds from Restricted Cash and Other Assets	0	31,514		31,514
13. Proceeds from Investments	0	2,500,000		2,500,000
14. Proceeds for Sales of Property, Plant and Equipment	0	0		0
15. Payments for Restricted Cash and Other Assets	0	0		0
16. Payments for Investments	0	-4,260,478		-4,260,478
17. Payments for Property, Plant and Equipment	-112,838	-156,660		-269,498
18. NET CASH PROVIDED BY INVESTING ACTIVITIES	-112,838	-1,885,624	0	-1,998,462
CASH FLOW PROVIDED BY FINANCING ACTIVITIES:				
19. Proceeds from Paid in Capital or Issuance of Stock	0	0		0
20. Loan Proceeds from Non-Affiliates	0	0		0
21. Loan Proceeds from Affiliates	0	0		0
22. Principal Payments on Loans from Non-Affiliates	0	0		0
23. Principal Payments on Loans from Affiliates	0	0		0
24. Dividends Paid	-2,805,886	0		-2,805,886
25. Aggregate Write-Ins for Cash Provided by Financing Activities	0	0	0	0
26. NET CASH PROVIDED BY FINANCING ACTIVITIES	-2,805,886	0	0	-2,805,886
27. NET INCREASE (DECREASE) IN CASH (Items 11, 18 & 26)	-334,688	-927,383	0	-1,262,071
28. CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	5,003,252	3,217,488	0	8,220,740
29. CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	4,668,564	2,290,105	0	6,958,669
RECONCILIATION OF NET INCOME TO NET CASH PROVIDED BY OPERATING ACTIVITIES:				
30. Net Income	3,336,423	807,244	-807,244	3,336,423
Adjustments to Reconcile Net Income to Net Cash Provided by Operating Activities				
31. Depreciation and Amortization	133,514	103,228		236,742
32. Decrease (Increase) in Receivables	-244,144	21,801		-222,343
33. Decrease (Increase) in Prepaid Expenses	-115,794	31,748		-84,046
34. Decrease (Increase) in Affiliate Receivables	-90,626	87,975		-2,651
35. Increase (Decrease) in Accounts Payable	9,594	-36,992		-27,398
36. Increase (Decrease) in Claims Payable and Shared Risk Pool	-113,181	-284,000		-397,181
37. Increase (Decrease) in Unearned Premium		256,477		256,477
38. Aggregate Write-Ins for Adjustments to Net Income	-331,750	-29,240	807,244	446,254
39. TOTAL ADJUSTMENTS (Items 31 through 38)	-752,387	150,997	807,244	205,854
40. NET CASH PROVIDED BY OPERATING ACTIVITIES (Item 30 adjusted by Item 39 must agree to Item 11)	2,584,036	958,241	0	3,542,277
DETAILS OF WRITE-INS AGGREGATED AT ITEM 25 FOR CASH FLOW PROVIDED BY FINANCING ACTIVITIES				
2501.				0
2502.				0
2503.				0
2598. Summary of remaining write-ins for Item 25 from overflow page				0
2599. TOTALS (Items 2501 thru 2503 plus 2598)	0	0	0	0
DETAILS OF WRITE-INS AGGREGATED AT ITEM 38 FOR ADJUSTMENTS TO NET INCOME				
3801. Equity in Undistributed Income of Subsidiary	-584,960		584,960	0
3802. Minority Income			222,284	222,284
3803. Accrued Salaries	141,540	10,199		151,739
3804. Accrued Income Taxes, Premium Taxes and Miscellaneous Other Liabilities	111,670	-39,439		72,231
3805.				0
3806.				0
3898. Summary of remaining write-ins for Item 38 from overflow page				0
3899. TOTALS (Items 3801 thru 3803 plus 3898)	-331,750	-29,240	807,244	446,254

STATEMENT AS OF 03-31-2004 OF 933-0318 ACCESS DENTAL PLAN

REPORT #2: REVENUE, EXPENSES AND NET WORTH

	1	2	3	4
	Year to Date			
	Access Dental	Premier Access	Intercompany Elimination	Consolidated
	Current Period	Current Period	Current Period	Current Period
REVENUES:				
1. Premiums (Commercial)		10,637,463		10,637,463
2. Capitation	327,256			327,256
3. Co-payments, COB, Subrogation	721,115			721,115
4. Title XVIII - Medicare				0
5. Title XIX - Medicaid	7,899,509	1,552,881		9,452,390
6. Fee-For-Service	4,354,419		-454,687	3,899,732
7. Point-Of-Service (POS)				0
8. Interest	40,366	154,929		195,295
9. Risk Pool Revenue				0
10. Aggregate Write-Ins for Other Revenues	616,348	128,177	-833,494	-88,969
11. TOTAL REVENUE (Items 1 to 10)	13,959,013	12,473,450	-1,288,181	25,144,282
EXPENSES:				
Medical and Hospital				
12. Inpatient Services - Capitated				0
13. Inpatient Services - Per Diem				0
14. Inpatient Services - Fee-For-Service/Case Rate				0
15. Primary Professional Services - Capitated	4,840,607			4,840,607
16. Primary Professional Services - Non-Capitated	810,500	8,450,760	-454,687	8,806,573
17. Other Medical Professional Services - Capitated				0
18. Other Medical Professional Services - Non-Capitated	1,971,638			1,971,638
19. Non-Contracted Emergency Room and Out-of-Area Expense, not including POS				0
20. POS Out-Of-Network Expense				0
21. Pharmacy Expense - Capitated				0
22. Pharmacy Expense - Fee-for-Service				0
23. Aggregate Write-Ins for Other Medical and Hospital Expenses	904,486	0	0	904,486
24. TOTAL MEDICAL AND HOSPITAL (Items 12 to 23)	8,527,231	8,450,760	-454,687	16,523,304
Administration				
25. Compensation	769,152	666,925		1,436,077
26. Interest Expense	496	9		505
27. Occupancy, Depreciation and Amortization	127,836	82,681		210,517
28. Management Fees				0
29. Marketing	414,985	1,426,381		1,841,366
30. Affiliate Administration Services				0
31. Aggregate Write-Ins for Other Administration	740,990	623,596	-26,250	1,338,336
32. TOTAL ADMINISTRATION (Items 25 to 31)	2,053,459	2,799,592	-26,250	4,826,801
33. TOTAL EXPENSES	10,580,690	11,250,352	-480,937	21,350,105
34. INCOME (LOSS)	3,378,323	1,223,098	-807,244	3,794,177
35. Extraordinary Item				0
36. Provision for Taxes	41,900	415,854		457,754
37. NET INCOME (LOSS)	3,336,423	807,244	-807,244	3,336,423
NET WORTH:				
38. Net Worth Beginning of Period	17,679,631	10,922,871	-10,922,871	17,679,631
39. Audit Adjustments				0
40. Increase (Decrease) in Common Stock				0
41. Increase (Decrease) in Preferred Stock				0
42. Increase (Decrease) in Paid in Surplus				0
43. Increase (Decrease) in Contributed Capital				0
44. Increase (Decrease) in Retained Earnings:				0
45. Net Income (Loss)	3,336,423	807,244	-807,244	3,336,423
46. Dividends to Stockholders	-2,805,886			-2,805,886
47. Aggregate Write-Ins for Changes in Retained Earnings	58,025	80,073	-80,073	58,025
48. Aggregate Write-Ins for Changes in Other Net Worth Items	0	0	0	0
49. NET WORTH END OF PERIOD (Items 38 to 48)	18,268,193	11,810,188	-11,810,188	18,268,193

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STATEMENT AS OF 03-31-2004 OF 933-0318 ACCESS DENTAL PLAN

REPORT #2: REVENUE, EXPENSES AND NET WORTH

1		2	3	4	5
		Year to Date			
		Access Dental	Premier Access	Intercompany Elimination	Consolidated
DETAILS OF WRITE-INS AGGREGATED AT ITEM 10 FOR OTHER REVENUES					
1001.	Miscellaneous Income	31,388	128,177	-26,250	133,315
1002.	Equity in Undistributed Income of Subsidiary	584,960		-584,960	0
1003.	Minority Interest in Income of Subsidiary			-222,284	-222,284
1004.					0
1005.					0
1006.					0
1098.	Summary of remaining write-ins for Item 10 from overflow page				
1099.	TOTALS (Items 1001 thru 1006 plus 1098)	616,348	128,177	-833,494	-88,969
DETAILS OF WRITE-INS AGGREGATED AT ITEM 23 FOR OTHER MEDICAL AND HOSPITAL EXPENSES					
2301.	Occupancy, Depreciation and Amortization	457,234			457,234
2302.	Supplies	347,748			347,748
2303.	Other Medical Miscellaneous Expenses	99,504			99,504
2304.					0
2305.					0
2306.					0
2398.	Summary of remaining write-ins for Item 23 from overflow page				
2399.	TOTALS (Items 2301 thru 2306 plus 2398)	904,486	0	0	904,486
DETAILS OF WRITE-INS AGGREGATED AT ITEM 31 FOR OTHER ADMINISTRATIVE EXPENSES					
3101.	Office Expense	305,161	94,139		399,300
3102.	Professional Fees	195,809	45,085		240,894
3103.	Taxes, Licenses and Fees (Excluding Income and Payroll Taxes)	73,216	302,459		375,675
3104.	Bad Debts	54,063			54,063
3105.	Other General and Administrative Expenses	112,741	181,913	-26,250	268,404
3106.					0
3198.	Summary of remaining write-ins for Item 31 from overflow page				
3199.	TOTALS (Items 3101 thru 3106 plus 3198)	740,990	623,596	-26,250	1,338,336
DETAILS OF WRITE-INS AGGREGATED AT ITEM 47 FOR CHANGES IN RETAINED EARNINGS					
4701.	Unrealized Gain on Available for Sale Securities	58,025	80,073	-80,073	58,025
4702.					0
4703.					0
4704.					0
4705.					0
4706.					0
4798.	Summary of remaining write-ins for Item 47 from overflow page				
4799.	TOTALS (Items 4701 thru 4706 plus 4798)	58,025	80,073	-80,073	58,025
DETAILS OF WRITE-INS AGGREGATED AT ITEM 48 FOR CHANGES OF OTHER NET WORTH ITEMS					
4801.					0
4802.					0
4803.					0
4804.					0
4805.					0
4806.					0
4898.	Summary of remaining write-ins for Item 48 from overflow page				
4899.	TOTALS (Items 4801 thru 4806 plus 4898)	0	0	0	0

STATEMENT AS OF 03-31-2004 OF 933-0318 ACCESS DENTAL PLAN

REPORT #3: STATEMENT OF CASH FLOWS (Direct Method)

1	2	3	4	5
	Year to Date			
	Access Dental	Premier Access	Intercompany Elimination	Consolidated
CASH FLOW PROVIDED BY OPERATING ACTIVITIES				
1. Group/Individual Premiums/Capitation	0	10,927,849		10,927,849
2. Fee-For-Service	4,168,629	0	-454,687	3,713,942
3. Title XVIII - Medicare Premiums	0	0		0
4. Title XIX - Medicaid Premiums	8,196,780	1,553,185		9,749,965
5. Investment and Other Revenues	47,486	287,886	-26,250	309,122
6. Co-Payments, COB and Subrogation	721,115	0		721,115
7. Medical and Hospital Expenses	-8,600,904	-8,734,760	454,687	-16,880,977
8. Administration Expenses	-1,949,070	-3,017,410	26,250	-4,940,230
9. Federal Income Taxes Paid	0	-58,500		-58,500
10. Interest Paid	0	-9		-9
11. NET CASH PROVIDED BY OPERATING ACTIVITIES	2,584,036	958,241	0	3,542,277
CASH FLOW PROVIDED BY INVESTING ACTIVITIES				
12. Proceeds from Restricted Cash and Other Assets	0	31,514		31,514
13. Proceeds from Investments	0	2,500,000		2,500,000
14. Proceeds for Sales of Property, Plant and Equipment	0	0		0
15. Payments for Restricted Cash and Other Assets	0	0		0
16. Payments for Investments	0	-4,260,478		-4,260,478
17. Payments for Property, Plant and Equipment	-112,838	-156,660		-269,498
18. NET CASH PROVIDED BY INVESTING ACTIVITIES	-112,838	-1,885,624	0	-1,998,462
CASH FLOW PROVIDED BY FINANCING ACTIVITIES:				
19. Proceeds from Paid in Capital or Issuance of Stock	0	0		0
20. Loan Proceeds from Non-Affiliates	0	0		0
21. Loan Proceeds from Affiliates	0	0		0
22. Principal Payments on Loans from Non-Affiliates	0	0		0
23. Principal Payments on Loans from Affiliates	0	0		0
24. Dividends Paid	-2,805,886	0		-2,805,886
25. Aggregate Write-Ins for Cash Provided by Financing Activities	0	0	0	0
26. NET CASH PROVIDED BY FINANCING ACTIVITIES	-2,805,886	0	0	-2,805,886
27. NET INCREASE (DECREASE) IN CASH (Items 11, 18 & 26)	-334,688	-927,383	0	-1,262,071
28. CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	5,003,252	3,217,488	0	8,220,740
29. CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	4,668,564	2,290,105	0	6,958,669
RECONCILIATION OF NET INCOME TO NET CASH PROVIDED BY OPERATING ACTIVITIES:				
30. Net Income	3,336,423	807,244	-807,244	3,336,423
Adjustments to Reconcile Net Income to Net Cash Provided by Operating Activities				
31. Depreciation and Amortization	133,514	103,228		236,742
32. Decrease (Increase) in Receivables	-244,144	21,801		-222,343
33. Decrease (Increase) in Prepaid Expenses	-115,794	31,748		-84,046
34. Decrease (Increase) in Affiliate Receivables	-90,626	87,975		-2,651
35. Increase (Decrease) in Accounts Payable	9,594	-36,992		-27,398
36. Increase (Decrease) in Claims Payable and Shared Risk Pool	-113,181	-284,000		-397,181
37. Increase (Decrease) in Unearned Premium		256,477		256,477
38. Aggregate Write-Ins for Adjustments to Net Income	-331,750	-29,240	807,244	446,254
39. TOTAL ADJUSTMENTS (Items 31 through 38)	-752,387	150,997	807,244	205,854
40. NET CASH PROVIDED BY OPERATING ACTIVITIES (Item 30 adjusted by Item 39 must agree to Item 11)	2,584,036	958,241	0	3,542,277
DETAILS OF WRITE-INS AGGREGATED AT ITEM 25 FOR CASH FLOW PROVIDED BY FINANCING ACTIVITIES				
2501.				0
2502.				0
2503.				0
2598. Summary of remaining write-ins for Item 25 from overflow page				0
2599. TOTALS (Items 2501 thru 2503 plus 2598)	0	0	0	0
DETAILS OF WRITE-INS AGGREGATED AT ITEM 38 FOR ADJUSTMENTS TO NET INCOME				
3801. Equity in Undistributed Income of Subsidiary	-584,960		584,960	0
3802. Minority Income			222,284	222,284
3803. Accrued Salaries	141,540	10,199		151,739
3804. Accrued Income Taxes, Premium Taxes and Miscellaneous Other Liabilities	111,670	-39,439		72,231
3805.	0			0
3806.	0			0
3898. Summary of remaining write-ins for Item 38 from overflow page				0
3899. TOTALS (Items 3801 thru 3803 plus 3898)	-331,750	-29,240	807,244	446,254